

The Home Buyer's Checklist

Before

Assess Financial Readiness

Evaluate your budget, credit score and pre-approval options to determine your buying power

Set Clear Objectives

Define your ideal property, preferred location, and must-have features to guide your search

Engage a Specialized Agent

Partner with a real estate agent with local expertise to assist you through the process

Secure Pre-Approval

Obtain pre-approval for a mortgage to show sellers you're a serious and capable buyer

Review Local Regulations

Understand coastal and/or historical regulations and restrictions that may impact your property plans. Research flood zones and environmental factors.

Visit Properties in Person

Attend open house and/or schedule viewings to get a sense of the market and available homes

Conduct Professional Inspections

Schedule a professional inspection to identify any hidden problems before making an offer

Submit an Offer

Work with your agent to make a competitive offer, considering market conditions and property value

Negotiate & Review Contracts

Negotiate terms, contingencies and timelines and carefully review the purchase agreement

Finalize Financing

Provide required documents, complete underwriting and secure both home insurance and final loan approval

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After

 Establish a Rental Strategy

If applicable, create a rental plan to generate income when you're not using the property

 Secure Coastal Landscaping

Opt for low-maintenance and beach-tolerant landscaping to preserve your property's appeal

 Keep Important Documents

Organize and store all relevant documents, including closing paperwork and warranties

 Invest in Quality Furniture

Furnish your beach home with durable and stylish pieces suitable for the coastal environment

 Implement Smart Home Tech

Integrate smart features to manage your property remotely and enhance security

 Hire Trusted Staff

If desired, hire reliable housekeepers or caretakers to maintain your beach property

 Prepare for Seasonal Changes

Plan for weather variations and protect your property during storm seasons

 Familiarize Yourself with Amenities

Explore nearby amenities, such as parks, dining options and healthcare facilities

 Monitor Market Trends

Keep track of the real estate market to understand the value of your investment over time

 Enjoy the Serenity

Finally, unwind and relish the tranquility your beach town property offers